

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN S KRAVARIK

Debtor(s)

Case No. 08-05869

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2008.
- 2) The plan was confirmed on 07/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2013, 06/03/2013.
- 5) The case was completed on 06/19/2013.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$22,400.00.
- 10) Amount of unsecured claims discharged without payment: \$90,080.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$228,000.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$228,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,124.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$11,047.32  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$14,171.32**

Attorney fees paid and disclosed by debtor: \$376.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	42,243.02	42,243.02	42,243.02	42,243.02	6,551.06
CAPITAL ONE BANK	Unsecured	3,072.00	3,448.83	3,448.83	1,245.44	0.00
CITIBANK STUDENT LOANS	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	6,858.00	6,858.31	6,858.31	2,476.67	0.00
CITIFINANCIAL	Unsecured	7,230.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,712.00	8,712.55	8,712.55	3,146.28	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	410.00	592.41	592.41	213.93	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	22,529.00	22,529.75	22,529.75	8,135.94	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,308.00	5,661.42	5,661.42	2,044.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	14,167.00	12,093.10	12,093.10	4,367.06	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,514.00	9,442.98	9,442.98	3,410.05	0.00
HENRY SCHEIN INC	Unsecured	2,396.73	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	647.65	647.65	233.88	0.00
ILLINOIS DEPT OF REVENUE	Priority	4,781.00	9,582.86	9,582.86	9,582.86	0.00
INTERNAL REVENUE SERVICE	Priority	103,996.14	103,996.14	103,996.14	103,996.14	0.00
INTERNAL REVENUE SERVICE	Unsecured	12,209.79	12,209.79	12,209.79	4,409.20	0.00
JP MORGAN CHASE BANK NA	Secured	8,908.35	8,908.35	8,908.35	8,908.35	0.00
JP MORGAN CHASE BANK NA	Secured	NA	NA	NA	0.00	0.00
MIRAGE HOMEOWNERS ASSOC	Secured	450.75	450.75	450.75	450.75	43.07
NATIONAL CAPITAL MGMT LLC	Unsecured	1,111.00	1,134.50	1,134.50	409.69	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	NA	NA	0.00	0.00
NCMIC	Unsecured	5,293.00	NA	NA	0.00	0.00
OHIO DEPT OF TAXATION	Unsecured	NA	0.00	0.00	0.00	0.00
OHIO DEPT OF TAXATION	Priority	8,260.25	3,399.55	3,399.55	3,399.55	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	818.00	936.91	936.91	338.34	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,165.00	3,165.01	3,165.01	1,142.95	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNITED GUARANTY	Secured	NA	NA	NA	0.00	0.00
UNITED GUARANTY	Secured	7,080.00	7,080.00	7,080.00	7,080.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	2,557.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	16,744.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15,988.35	\$15,988.35	\$0.00
Debt Secured by Vehicle	\$42,243.02	\$42,243.02	\$6,551.06
All Other Secured	\$450.75	\$450.75	\$43.07
<b>TOTAL SECURED:</b>	<b>\$58,682.12</b>	<b>\$58,682.12</b>	<b>\$6,594.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$116,978.55	\$116,978.55	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$116,978.55</b>	<b>\$116,978.55</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$87,433.21</b>	<b>\$31,573.88</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$14,171.32</u>	
Disbursements to Creditors	<u>\$213,828.68</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$228,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.